



Bank Holding Company Performance Report September 30, 2022—FR BHCPR

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BHC Name DOLLAR MUTUAL BANCORP

City/State PITTSBURGH, PA

Bank Holding Company Information

Federal Reserve District: 4

Consolidated Assets (\$000): 11,028,532

Peer Group Number: 1 Number in Peer Group: 132

Number of Bank Subsidiaries: _____

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

DOLLAR MUTUAL BANCORP
20 STANWIX STREET

PITTSBURGH, PA 15222

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BHC Name

City/State

Summary Ratios

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
Average assets (\$000)	11,202,253			10,951,048			11,054,377			9,603,220			8,746,404		
Net income (\$000)	50,952			31,371			47,343			62,452			70,711		
Number of BHCs in peer group	132			132			130			147			146		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.79	2.79	45	2.42	2.65	28	2.45	2.60	34	2.59	2.96	21	2.95	3.21	27
+ Non-interest income	0.36	0.94	15	0.40	1.09	16	0.41	1.04	18	0.47	0.98	22	0.52	0.90	25
- Overhead expense	2.32	2.18	65	2.26	2.21	57	2.25	2.17	59	2.23	2.48	38	2.35	2.59	36
- Provision for credit losses	0.06	0.10	39	0.08	-0.12	92	0.07	-0.09	87	0.14	0.38	11	0.06	0.12	38
+ Securities gains (losses)	0	0	84	0.02	0.01	83	0.02	0.01	81	0.15	0.02	93	0.01	0.01	65
+ Other tax equivalent adjustments	0	0	48	0	0	49	0	0	46	0	0	54	0	0	46
= Pretax net operating income (tax equivalent)	0.77	1.46	5	0.49	1.76	3	0.56	1.66	3	0.84	1.22	19	1.06	1.53	19
Net operating income	0.61	1.10	6	0.38	1.34	3	0.43	1.26	4	0.65	0.97	18	0.81	1.19	18
Net income	0.61	1.10	6	0.38	1.34	2	0.43	1.26	3	0.65	0.97	18	0.81	1.19	18
Net income (Subchapter S adjusted)		1.56			2.06			1.97			1.27			1.41	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.18	3.36	31	2.87	3.12	30	2.88	3.06	34	3.34	3.78	18	4	4.49	16
Interest expense	0.30	0.35	49	0.35	0.26	75	0.34	0.25	74	0.65	0.57	61	0.97	1.02	42
Net interest income (tax equivalent)	2.88	3.01	35	2.51	2.85	25	2.54	2.80	30	2.69	3.17	18	3.02	3.45	25
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.05	0.09	48	0.06	0.12	42	0.06	0.11	45	0.10	0.11	62	0.12	0.11	61
Earnings coverage of net loan and lease losses (X)	25.71	36.38	51	13.39	26.30	42	13.95	39.72	35	12.26	33.55	34	11	22.46	35
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.65	1.17	12	0.67	1.32	10	0.66	1.23	12	0.67	1.35	5	0.60	0.94	14
Allowance for loan and lease losses / Total loans and leases	0.65	1.15	13	0.67	1.30	12	0.66	1.20	13	0.67	1.33	5	0.60	0.93	15
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.49	0.39	69	1.11	0.58	86	0.85	0.49	87	1.04	0.67	77	0.42	0.56	40
30-89 days past due loans and leases / Total loans and leases	0.32	0.33	62	0.41	0.29	75	0.35	0.32	64	0.64	0.26	91	0.39	0.31	67
Liquidity and Funding															
Net noncore funding dependence	5.11	5.89	53	0.96	-3.31	65	-0.06	-2.33	57	1.84	0.77	50	10.89	10.70	48
Net short-term noncore funding dependence	0.19	0.87	42	-5.77	-9.17	57	-6.84	-7.71	48	-7.24	-3.25	35	-0.83	5.88	26
Net loans and leases / Total assets	73.96	63.09	75	68.64	58.81	76	67.83	58.67	74	73.22	69.27	62	80.44	72.36	84
Capitalization															
Tier 1 leverage ratio	11.01	9.22	86	10.15	9.07	79	10.24	8.98	79	11.64	9.65	86	12	10.39	82
Holding company equity capital / Total assets	8.92	9.68	37	10.19	10.79	42	10.21	10.71	43	11.34	10.51	64	11.90	11.37	57
Total equity capital (including minority interest) / Total assets	8.92	9.81	35	10.19	10.91	40	10.21	10.82	41	11.34	10.57	63	11.90	11.43	55
Common equity tier 1 capital / Total risk-weighted assets	17.38	11.79	93	17.32	12.64	90	17.41	12.42	90	19.88	12.44	96	18.66	12.50	91
Net loans and leases / Equity capital (X)	8.29	6.64	79	6.74	5.47	78	6.65	5.53	73	6.46	6.79	43	6.76	6.55	57
Cash dividends / Net income	0	31.93	3	0	27.22	3	0	28.27	3	0	29.42	7	0	25.65	7
Cash dividends / Net income (Subchapter S adjusted)		71.62			-3.51			3.14			39.66			93.20	
Growth Rates															
Assets	-2.21	6.04	21	14.74	9.51	76	14.33	10.50	74	9.77	16.11	24	6.21	8.66	43
Equity capital	-14.40	-3.83	26	3.13	7.52	28	2.90	7.46	33	4.59	8.42	27	8.52	12.19	33
Net loans and leases	5.37	14.48	17	3.06	-0.66	73	5.92	3.36	66	-0.08	9.99	15	5.33	8.63	40
Noncore funding	-25.91	36.20	7	-11.19	-21.64	66	-15.83	-14.79	47	-15.56	-12.78	50	10.51	4.16	62
Parent Company Ratios															
Short-term debt / Equity capital	0	0.48	40	0	0.55	39	0	0.57	38	0	0.01	46	0	0.01	46
Long-term debt / Equity capital	0	11.91	13	0	10.65	11	0	10.95	12	0	5.67	25	0	3.86	27
Equity investment in subsidiaries / Equity capital	98.95	104.01	25	98.73	103.15	21	98.91	103.22	27	99.95	104.49	33	99.91	104.21	31
Cash from ops + noncash items + op expense / Op expense + dividends	0.34	118.32	15	-2.56	155.61	3	-0.92	154.48	2	6.14	138.81	4	-1,866.67	152.31	0

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	227,494	204,046	275,876	278,187	302,882	11.49	
Income from lease financing receivables.....	19	44	52	31	40	-56.82	
Fully taxable income on loans and leases.....	227,153	203,586	275,244	277,556	302,166	11.58	
Tax-exempt income on loans and leases.....	360	504	684	662	756	-28.57	
Estimated tax benefit on income on loans and leases.....	82	132	164	178	222	-37.46	
Income on loans and leases (tax equivalent).....	227,595	204,222	276,092	278,396	303,144	11.45	
Investment interest income (tax equivalent).....	27,869	21,432	28,959	27,942	32,430	30.03	
Interest on balances due from depository institutions.....	2,086	763	1,124	1,666	3,574	173.39	
Interest income on other earning assets.....	1,199	620	882	782	1,496	93.39	
Total interest income (tax equivalent).....	258,749	227,037	307,057	308,786	340,644	13.97	
Interest on time deposits of \$250K or more.....	885	1,099	1,468	3,656	4,768	-19.47	
Interest on time deposits < \$250K.....	5,061	7,884	9,905	20,222	25,737	-35.81	
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	9,724	7,570	9,638	18,656	35,106	28.45	
Interest on other borrowings and trading liabilities.....	8,970	11,413	14,793	17,169	17,294	-21.41	
Interest on subordinated debt and mandatory convertible securities.....	0	0	0	0	0		
Total interest expense.....	24,640	27,966	35,804	59,703	82,905	-11.89	
Net interest income (tax equivalent).....	234,109	199,071	271,253	249,083	257,739	17.60	
Non-interest income.....	30,309	32,472	45,031	45,613	45,763	-6.66	
Adjusted operating income (tax equivalent).....	264,418	231,543	316,284	294,696	303,502	14.20	
Overhead expense.....	194,764	185,926	249,123	214,521	205,275	4.75	
Provision for credit losses.....	4,755	6,646	7,417	13,000	5,650		
Securities gains (losses).....	154	1,637	1,988	13,971	461	-90.59	
Other tax equivalent adjustments.....	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	64,993	40,604	61,721	81,146	93,038	60.07	
Applicable income taxes.....	13,694	8,826	13,852	18,086	21,250	55.16	
Tax equivalent adjustments.....	347	407	526	608	1,077	-14.74	
Applicable income taxes (tax equivalent).....	14,041	9,233	14,378	18,694	22,327	52.07	
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	50,952	31,371	47,343	62,452	70,711	62.42	
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	50,952	31,371	47,343	62,452	70,711	62.42	
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	50,952	31,371	47,343	62,452	70,711	62.42	
Investment securities income (tax equivalent).....	27,869	21,432	28,959	27,942	32,430	30.03	
US Treasury and agency securities (excluding mortgage-backed securities).....	2,331	1,211	1,483	2,030	4,131	92.49	
Mortgage-backed securities.....	15,607	10,883	15,041	10,277	8,832	43.41	
All other securities.....	9,931	9,338	12,435	15,635	19,467	6.34	
Cash dividends declared.....	0	0	0	0	0		
Common.....	0	0	0	0	0		
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Relative Income Statement and Margin Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Average Assets															
Interest income (tax equivalent)	3.08	3.12	43	2.76	2.90	39	2.78	2.85	43	3.22	3.53	18	3.89	4.19	26
Less: Interest expense	0.29	0.33	52	0.34	0.24	76	0.32	0.23	77	0.62	0.54	64	0.95	0.95	49
Equals: Net interest income (tax equivalent)	2.79	2.79	45	2.42	2.65	28	2.45	2.60	34	2.59	2.96	21	2.95	3.21	27
Plus: Non-interest income	0.36	0.94	15	0.40	1.09	16	0.41	1.04	18	0.47	0.98	22	0.52	0.90	25
Equals: adjusted operating income (tax equivalent)	3.15	3.77	14	2.82	3.80	7	2.86	3.70	8	3.07	3.96	18	3.47	4.16	26
Less: Overhead expense	2.32	2.18	65	2.26	2.21	57	2.25	2.17	59	2.23	2.48	38	2.35	2.59	36
Less: Provision for credit losses	0.06	0.10	39	0.08	-0.12	92	0.07	-0.09	87	0.14	0.38	11	0.06	0.12	38
Plus: Realized gains (losses) on held-to-maturities securities	0	0	48	0	0	50	0	0	49	0	0	48	0	0	48
Plus: Realized gains (losses) on available-for-sale securities	0	0	84	0.02	0.01	83	0.02	0.01	81	0.15	0.02	93	0.01	0.01	65
Plus: other tax equivalent adjustments	0	0	48	0	0	49	0	0	46	0	0	54	0	0	46
Equals: Pretax net operating income (tax equivalent)	0.77	1.46	5	0.49	1.76	3	0.56	1.66	3	0.84	1.22	19	1.06	1.53	19
Less: Applicable income taxes (tax equivalent)	0.17	0.34	8	0.11	0.41	5	0.13	0.38	7	0.19	0.27	24	0.26	0.35	22
Less: Minority interest	0	0	43	0	0	41	0	0	40	0	0	45	0	0	45
Equals: Net operating income	0.61	1.10	6	0.38	1.34	3	0.43	1.26	4	0.65	0.97	18	0.81	1.19	18
Plus: Net extraordinary items	0	0	51	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income	0.61	1.10	6	0.38	1.34	2	0.43	1.26	3	0.65	0.97	18	0.81	1.19	18
Memo: Net income (last four quarters)	0.60	1.10	6	0.47	1.30	4	0.43	1.26	3	0.65	0.97	17	0.81	1.19	17
Net income—BHC and noncontrolling (minority) interest	0.61	1.11	5	0.38	1.35	2	0.43	1.27	2	0.65	0.97	17	0.81	1.19	18
Margin Analysis															
Average earning assets / Average assets	96.89	92.93	90	96.41	93.09	86	96.44	93.08	85	96.29	93.47	85	97.43	93.22	95
Average interest-bearing funds / Average assets	72.20	60.58	86	71.20	61.98	82	71.28	61.99	81	73.74	68.25	70	73.48	70.66	61
Interest income (tax equivalent) / Average earning assets	3.18	3.36	31	2.87	3.12	30	2.88	3.06	34	3.34	3.78	18	4	4.49	16
Interest expense / Average earning assets	0.30	0.35	49	0.35	0.26	75	0.34	0.25	74	0.65	0.57	61	0.97	1.02	42
Net interest income (tax equivalent) / Average earning assets	2.88	3.01	35	2.51	2.85	25	2.54	2.80	30	2.69	3.17	18	3.02	3.45	25
Yield or Cost															
Total loans and leases (tax equivalent)	3.82	4.24	21	3.54	4.07	21	3.58	4.01	27	3.70	4.28	14	4.21	4.98	11
Interest-bearing bank balances	0.64	0.79	29	0.12	0.13	29	0.13	0.14	34	0.31	0.32	57	1.85	2.26	25
Federal funds sold and reverse repos		1.05			0.25			0.25		0.57	0.43	71		2.02	
Trading assets		0.57			0.45			0.45			0.80			0.49	
Total earning assets	3.17	3.33	34	2.86	3.09	32	2.88	3.04	34	3.33	3.80	14	3.98	4.47	14
Investment securities (tax equivalent)	1.51	1.96	12	1.43	1.77	27	1.39	1.77	24	2.33	2.32	54	2.83	2.74	57
US Treasury and agency securities (excluding mortgage-backed securities)	1.59	1.38	72	1.72	1.23	79	1.57	1.14	80	2.05	1.87	61	2.22	2.54	35
Mortgage-backed securities	1.30	1.87	4	1.04	1.55	9	1.04	1.57	6	1.79	2.05	28	3.02	2.54	90
All other securities	1.95	2.89	16	2.09	2.85	27	2	2.81	26	2.97	3.24	54	2.94	3.80	20
Interest-bearing deposits	0.23	0.35	41	0.26	0.22	67	0.24	0.21	66	0.58	0.62	45	0.99	1.13	37
Time deposits of \$250K or more	0.60	0.61	55	0.75	0.70	60	0.74	0.66	62	1.77	1.60	66	2.38	2.13	76
Time deposits < \$250K	0.68	0.58	66	0.97	0.67	81	0.91	0.62	80	1.77	1.49	78	2.06	1.91	60
Other domestic deposits	0.21	0.31	40	0.18	0.16	66	0.17	0.15	64	0.39	0.36	62	0.85	0.86	53
Foreign deposits		0.52			0.12			0.14			1.24			2.53	
Federal funds purchased and repos	0.40	0.88	35	0.08	0.18	40	0.08	0.17	39	0.31	0.37	57	1.11	1.23	50
Other borrowed funds and trading liabilities	2.11	1.55	77	2.04	1.29	78	2.03	1.27	78	2.13	0.55	89	2.20	1.03	71
All interest-bearing funds	0.41	0.54	39	0.48	0.38	69	0.45	0.37	67	0.84	0.79	58	1.29	1.34	45

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	30,309	32,472	45,031	45,613	45,763
Fiduciary activities income	0	0	0	0	0
Service charges on deposit accounts - domestic	12,453	10,781	14,877	12,882	14,848
Trading revenue	1	0	0	8	2
Investment banking fees and commissions	353	179	294	0	0
Insurance activities revenue	657	1,304	1,668	1,748	1,284
Venture capital revenue	0	0	0	0	0
Net servicing fees	-342	72	111	-1	1,511
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	755	976	1,213	9,028	4,782
Other non-interest income	16,432	19,160	26,868	21,948	23,336
Total overhead expenses	194,764	185,926	249,123	214,521	205,275
Personnel expense	100,090	96,624	129,150	110,962	114,861
Net occupancy expense	45,205	42,820	57,421	48,713	44,911
Goodwill impairment losses	0	39	-4	52	52
Amortization expenses and impairment loss (other intangible assets)	472	373	530	296	338
Other operating expenses	48,997	46,070	62,026	54,498	45,113
Fee income on mutual funds and annuities	359	0	0	0	0
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	1,449	1,532	1,515	1,407	1,378
Average personnel expense per employee	69.08	63.07	85.25	78.86	83.35
Average assets per employee	7,731.02	7,148.20	7,296.62	6,825.32	6,347.17

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	1.18	2.43	40	0	2.14	11	0	2.17	11	0	0.51	36	0	0.66	35
Overhead expenses / Net Interest Income + non-interest income	73.75	58.02	93	80.44	58.85	96	78.90	59.28	96	72.94	61.22	90	67.88	61.79	78
Percent of Average Assets															
Total overhead expense	2.32	2.18	65	2.26	2.21	57	2.25	2.17	59	2.23	2.48	38	2.35	2.59	36
Personnel expense	1.19	1.20	52	1.18	1.23	43	1.17	1.21	42	1.16	1.42	29	1.31	1.50	36
Net occupancy expense	0.54	0.22	98	0.52	0.24	98	0.52	0.23	98	0.51	0.30	93	0.51	0.32	93
Other operating expenses	0.59	0.73	32	0.57	0.72	31	0.57	0.72	31	0.57	0.73	25	0.52	0.76	19
Overhead less non-interest income	1.96	1.22	95	1.87	1.08	95	1.85	1.10	96	1.76	1.44	77	1.82	1.65	63
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	73.66	57.55	93	80.30	58.34	96	78.77	58.83	96	72.79	58.93	93	67.64	59.91	82
Personnel expense	37.85	31.86	83	41.73	32.89	90	40.83	32.93	88	37.65	33.88	77	37.85	34.17	70
Net occupancy expense	17.10	5.98	99	18.49	6.26	99	18.15	6.23	99	16.53	7.04	98	14.80	7.50	98
Other operating expenses	18.71	19.14	51	20.07	18.68	61	19.78	19.18	56	18.61	17.57	62	14.99	17.93	26
Total non-interest income	11.46	24.10	17	14.02	28.20	18	14.24	27.67	18	15.48	23.45	29	15.08	19.83	35
Fiduciary activities income	0	2.13	13	0	2.27	12	0	2.20	13	0	1.45	22	0	1.61	22
Service charges on domestic deposit accounts	4.71	3.30	73	4.66	3.25	76	4.70	3.27	75	4.37	2.67	81	4.89	3.21	82
Trading revenue	0	0.57	54	0	0.68	25	0	0.62	27	0	0.10	75	0	0.07	80
Investment banking fees and commissions	0.13	2.15	19	0.08	2.46	17	0.09	2.58	17	0	1.03	17	0	0.91	19
Insurance activities revenue	0.25	0.36	67	0.56	0.38	74	0.53	0.36	74	0.59	0.41	78	0.42	0.37	76
Venture capital revenue	0	0.01	44	0	0.03	45	0	0.04	44	0	0	48	0	0	50
Net servicing fees	-0.13	1.23	1	0.03	0.56	28	0.04	0.60	29	0	0	31	0.50	0.22	79
Net securitization income	0	0	46	0	0.01	43	0	0.01	44	0	0	48	0	0	48
Net gain (loss) - sales of loans, OREO, and other assets	0.29	1.19	30	0.42	3.64	21	0.38	3.30	20	3.06	5.55	52	1.58	2.27	60
Other non-interest income	6.21	8.80	42	8.27	9.39	54	8.49	9.27	55	7.45	7.76	54	7.69	7.41	58
Overhead less non-interest income	62.20	32.79	98	66.27	29.67	98	64.53	30.52	98	57.32	34.63	95	52.56	39.47	85
Applicable income taxes / Pretax net operating income (tax equivalent)	21.07	21.50	43	21.74	21.49	49	22.44	21.18	64	22.29	20.30	58	22.84	21.51	57
Applicable income tax + TE / Pretax net operating income + TE	21.60	23.57	24	22.74	23.11	43	23.30	22.67	60	23.04	22.51	51	24	23.31	55

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

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Assets

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Real estate loans	7,251,474	6,811,316	6,827,556	6,120,964	6,299,041	6.46	
Commercial and industrial loans	676,439	685,125	631,256	902,040	716,351	-1.27	
Loans to individuals	255,097	266,014	262,802	274,820	279,824	-4.10	
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	4	10	8	0	0	-60.00	
Other loans and leases	27,250	30,718	28,373	19,392	22,429	-11.29	
Less: Unearned income	118	49	65	0	0	140.82	
Loans and leases, net of unearned income	8,210,146	7,793,134	7,749,930	7,317,216	7,317,645	5.35	
Less: Allowance for loan and lease losses	53,510	52,104	51,454	48,957	43,586	2.70	
Net loans and leases	8,156,636	7,741,030	7,698,476	7,268,259	7,274,059	5.37	
Debt securities that reprice or mature in over 1 year	1,892,841	1,932,968	2,121,186	1,144,744	769,321	-2.08	
Mutual funds and equity securities	649	736	729	0	72,278	-11.82	
Subtotal	10,050,126	9,674,734	9,820,391	8,413,003	8,115,658	3.88	
Interest-bearing bank balances	203,253	923,415	826,102	842,084	395,878	-77.99	
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	216,207	242,973	266,243	293,872	249,661	-11.02	
Trading assets	0	0	0	0	0		
Total earning assets	10,469,586	10,841,122	10,912,736	9,548,959	8,761,197	-3.43	
Non-interest-bearing cash and due from depository institutions	116,410	88,659	67,697	69,192	71,595	31.30	
Premises, fixed assets, and leases	132,713	120,684	123,890	113,845	106,175	9.97	
Other real estate owned	317	604	397	823	1,079	-47.52	
Investment in unconsolidated subsidiaries	0	0	0	0	47		
Intangible and other assets	309,506	226,216	244,647	193,980	103,142	36.82	
Total assets	11,028,532	11,277,285	11,349,367	9,926,799	9,043,235	-2.21	
Quarterly average assets	11,025,166	11,307,993	11,364,365	9,852,081	9,032,236	-2.50	
Average loans and leases (YTD)	7,944,477	7,694,626	7,717,596	7,516,386	7,199,735	3.25	
Memoranda							
Loans held-for-sale	1,928	295	1,655	3,909	19,915	553.56	
Loans not held-for-sale	8,208,218	7,792,839	7,748,275	7,313,307	7,297,730	5.33	
Real estate loans secured by 1-4 family	5,476,597	5,072,802	5,084,975	4,685,911	5,130,819	7.96	
Commercial real estate loans	1,774,620	1,738,181	1,742,271	1,435,053	1,168,222	2.10	
Construction and land development	664,297	600,666	584,666	541,248	364,327	10.59	
Multifamily	217,753	275,277	277,299	222,768	117,865	-20.90	
Nonfarm nonresidential	892,570	862,238	880,306	671,037	686,030	3.52	
Real estate loans secured by farmland	257	333	310	0	0	-22.82	
Total investment securities	2,109,697	2,176,677	2,388,158	1,438,616	1,091,260	-3.08	
U.S. Treasury securities	0	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	201,201	84,392	95,813	93,833	124,883	138.41	
Municipal securities	363,529	343,683	409,367	137,599	112,800	5.77	
Mortgage-backed securities	1,320,244	1,467,210	1,594,096	813,090	294,849	-10.02	
Asset-backed securities	0	0	0	0	0		
Other debt securities	224,074	280,656	288,153	394,094	486,450	-20.16	
Mutual funds and equity securities	649	736	729	0	72,278	-11.82	
Available-for-sale securities	2,087,904	2,147,950	2,361,693	1,404,308	1,048,329	-2.80	
U.S. Treasury securities	0	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	201,201	84,392	95,813	93,833	124,883	138.41	
Municipal securities	363,529	343,683	409,367	137,599	112,800	5.77	
Mortgage-backed securities	1,299,100	1,439,219	1,568,360	778,782	251,918	-9.74	
Asset-backed securities	0	0	0	0	0		
Other debt securities	224,074	280,656	288,153	394,094	486,450	-20.16	
Mutual funds and equity securities	0	0	0	0	72,278		
Held-to-maturity securities appreciation (depreciation)	37	710	532	615	1,539	-94.79	
Available-for-sale securities appreciation (depreciation)	-320,400	-8,058	-21,398	22,774	12,317		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	873,735	724,174	766,862	574,373	377,380	20.65	

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Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	1,902,688	1,861,803	1,931,222	1,493,771	1,167,231	2.20	
NOW, ATS and transaction accounts	3,477,030	3,473,436	3,537,580	2,195,275	1,703,098	0.10	
Time deposits less brokered deposits < \$250K	827,986	929,192	893,072	811,105	863,517	-10.89	
MMDA and other savings accounts	2,826,252	2,547,450	2,688,452	2,941,192	2,655,436	10.94	
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	9,033,956	8,811,881	9,050,326	7,441,343	6,389,282	2.52	
Time deposits of \$250K or more	189,002	204,915	204,725	199,094	212,402	-7.77	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	102,041	141,576	112,299	96,921	99,628	-27.92	
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	69,313	215,756	92,491	175,000	225,000	-67.87	
Other borrowings w/remaining maturity over 1 year	433,379	519,688	498,467	554,333	635,557	-16.61	
Brokered deposits < \$250K	139,444	177,668	178,779	265,772	356,518	-21.51	
Noncore funding	933,179	1,259,603	1,086,761	1,291,120	1,529,105	-25.91	
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	0	0	0	0	0		
Other liabilities	77,812	56,727	54,047	68,774	48,640	37.17	
Total liabilities	10,044,947	10,128,211	10,191,134	8,801,237	7,967,027	-0.82	
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	0	10	10	0	0	-100.00	
Common surplus	1,189,687	1,313,821	1,189,677	1,139,245	1,079,136	-9.45	
Retained earnings	56,453	-134,615	5,501	8,600	6,257		
Accumulated other comprehensive income	-262,555	-30,142	-36,955	-22,283	-9,185		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	983,585	1,149,074	1,158,233	1,125,562	1,076,208	-14.40	
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	983,585	1,149,074	1,158,233	1,125,562	1,076,208	-14.40	
Total liabilities and capital	11,028,532	11,277,285	11,349,367	9,926,799	9,043,235	-2.21	
Memoranda							
Non-interest-bearing deposits	1,902,688	1,861,803	1,931,222	1,493,771	1,167,231	2.20	
Interest-bearing deposits	7,459,714	7,332,661	7,502,608	6,412,438	5,790,971	1.73	
Total deposits	9,362,402	9,194,464	9,433,830	7,906,209	6,958,202	1.83	
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,158,233	1,125,562	1,125,562	1,076,208	991,743		
Accounting restatements	0	0	0	0	0		
Net income	50,952	31,371	47,343	62,452	70,711		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	0	0	0	0	0		
Change in other comprehensive income	-225,600	-7,859	-14,672	-13,098	13,754		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	983,585	1,149,074	1,158,233	1,125,562	1,076,208		

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Percent Composition of Assets

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Real estate loans	65.75	39.88	89	60.40	36.06	90	60.16	36.25	90	61.66	48.33	81	69.65	52.67	87
Commercial and industrial loans	6.13	11.23	23	6.08	11.11	18	5.56	10.76	19	9.09	13.47	33	7.92	11.45	38
Loans to individuals	2.31	3.58	57	2.36	3.60	58	2.32	3.36	61	2.77	2.29	74	3.09	2.71	72
Loans to depository institutions and acceptances of other banks	0	0.02	33	0	0.02	32	0	0.02	34	0	0	45	0	0	44
Agricultural loans	0	0.19	24	0	0.21	23	0	0.18	24	0	0.43	17	0	0.53	17
Other loans and leases	0.25	4.52	8	0.27	4.26	7	0.25	4.47	7	0.20	1.39	54	0.25	1.08	51
Net loans and leases	73.96	63.09	75	68.64	58.81	76	67.83	58.67	74	73.22	69.27	62	80.44	72.36	84
Debt securities over 1 year	17.16	18.76	49	17.14	18.32	48	18.69	19.46	51	11.53	13.53	43	8.51	13.66	23
Mutual funds and equity securities	0.01	0.05	36	0.01	0.05	39	0.01	0.06	38	0	0.05	22	0.80	0.06	95
Subtotal	91.13	83.05	90	85.79	78.17	78	86.53	79.22	77	84.75	83.47	50	89.74	86.76	72
Interest-bearing bank balances	1.84	3.61	36	8.19	9.37	44	7.28	8.50	47	8.48	6.78	65	4.38	2.97	71
Federal funds sold and reverse repos	0	0.52	27	0	0.53	27	0	0.54	28	0	0.02	38	0	0.03	36
Debt securities 1 year or less	1.96	1.71	69	2.15	1.51	72	2.35	1.56	72	2.96	2.03	72	2.76	2.10	71
Trading assets	0	0.59	20	0	0.58	19	0	0.49	19	0	0.04	38	0	0.03	38
Total earning assets	94.93	90.76	92	96.13	91.57	96	96.15	91.77	94	96.19	92.98	93	96.88	92.39	98
Non-interest cash and due from depository institutions	1.06	0.98	56	0.79	0.99	33	0.60	0.82	28	0.70	1.07	28	0.79	1.14	26
Other real estate owned	0	0.01	44	0.01	0.01	41	0	0.01	39	0.01	0.03	45	0.01	0.04	43
All other assets	4.01	8.19	6	3.08	7.39	4	3.25	7.35	5	3.11	5.87	8	2.33	6.41	1
Memoranda															
Short-term investments	3.80	6.75	42	10.34	12.31	48	9.62	11.47	46	11.44	9.38	62	7.14	5.36	67
U.S. Treasury securities	0	1.98	7	0	1.18	12	0	1.47	10	0	0.19	31	0	0.29	28
US agency securities (excluding mortgage-backed securities)	1.82	0.81	78	0.75	0.75	68	0.84	0.82	64	0.95	1.28	56	1.38	1.25	60
Municipal securities	3.30	1.69	78	3.05	1.70	76	3.61	1.73	78	1.39	2.96	42	1.25	2.58	39
Mortgage-backed securities	11.97	12.93	47	13.01	13.46	49	14.05	14.14	54	8.19	8.52	55	3.26	9.38	14
Asset-backed securities	0	0.85	17	0	0.47	25	0	0.50	24	0	0.35	32	0	0.30	34
Other debt securities	2.03	0.51	92	2.49	0.51	94	2.54	0.53	93	3.97	0.60	94	5.38	0.53	96
Loans held-for-sale	0.02	0.30	33	0	0.50	17	0.01	0.55	25	0.04	0.58	21	0.22	0.39	59
Loans held for investment	74.43	63.03	78	69.10	58.34	79	68.27	58.06	77	73.67	69.07	64	80.70	72.01	83
Real estate loans secured by 1-4 family	49.66	12.79	97	44.98	11.57	97	44.80	11.46	97	47.20	14.47	96	56.74	16.02	96
Revolving	3.01	1.52	81	2.72	1.44	78	2.70	1.42	77	3.13	1.79	77	3.77	2.24	75
Closed-end, secured by first liens	45.50	10.86	97	41.21	9.73	97	41.07	9.67	97	42.82	12.11	96	51.41	13.07	96
Closed-end, secured by junior liens	1.15	0.19	93	1.05	0.19	93	1.03	0.17	93	1.26	0.27	97	1.55	0.37	96
Commercial real estate loans	16.09	24.89	29	15.41	22.35	30	15.35	22.69	30	14.46	30.65	8	12.92	33.26	6
Construction and land development	6.02	3.92	73	5.33	3.40	75	5.15	3.34	71	5.45	4.32	66	4.03	5	46
Multifamily	1.97	3.87	36	2.44	3.32	48	2.44	3.57	48	2.24	5.03	32	1.30	4.76	16
Nonfarm nonresidential	8.09	15.73	24	7.65	14.65	24	7.76	14.57	25	6.76	19.97	6	7.59	21.85	6
Real estate loans secured by farmland	0	0.34	22	0	0.35	24	0	0.30	24	0	0.85	11	0	0.95	11

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Loan Mix and Analysis of Concentrations of Credit

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	88.32	62.29	90	87.40	60.51	93	88.10	61.05	93	83.65	69.38	77	86.08	72.74	76
Real estate loans secured by 1-4 family	66.71	20.65	97	65.09	20	98	65.61	19.86	97	64.04	20.91	96	70.12	22.29	96
Revolving	4.05	2.39	77	3.94	2.47	73	3.96	2.43	72	4.24	2.61	76	4.66	3.13	72
Closed-end	62.66	18.01	96	61.16	17.35	97	61.65	17.24	97	59.80	17.94	96	65.45	18.71	96
Commercial real estate loans	21.61	38.12	25	22.30	37.13	25	22.48	37.86	25	19.61	44.23	6	15.96	46.16	4
Construction and land development	8.09	6.10	69	7.71	5.69	66	7.54	5.65	67	7.40	6.26	64	4.98	6.97	37
1-4 family	0.82	1.40	49	0.90	1.19	57	0.89	1.18	58	1.06	1.14	58	0.84	1.47	46
Other	7.27	4.62	76	6.81	4.46	75	6.66	4.40	71	6.34	4.94	71	4.14	5.34	38
Multifamily	2.65	5.86	29	3.53	5.41	40	3.58	5.78	38	3.04	7.01	27	1.61	6.42	13
Nonfarm nonresidential	10.87	24.30	21	11.06	24.45	22	11.36	24.56	24	9.17	29.04	4	9.38	30.59	4
Owner-occupied	3.23	8.11	22	3.48	8.31	22	3.37	8.29	22	2.96	10	10	2.95	10.68	8
Other	7.64	15.95	24	7.58	15.83	23	7.99	15.94	25	6.21	18.53	7	6.42	19.36	6
Real estate loans secured by farmland	0	0.55	21	0	0.61	21	0	0.54	21	0	1.30	11	0	1.38	11
Loans to depository institutions and acceptances of other banks	0	0.04	33	0	0.03	32	0	0.04	34	0	0	45	0	0	44
Commercial and industrial loans	8.24	18.37	15	8.79	19.45	14	8.15	18.86	13	12.33	19.85	29	9.79	16.16	27
Loans to individuals	3.11	6.24	54	3.41	6.58	55	3.39	6.24	58	3.76	3.53	72	3.82	4	69
Credit card loans	0.79	0.53	79	0.77	0.51	78	0.80	0.53	79	0.85	0.03	99	0.90	0.04	98
Agricultural loans	0	0.31	24	0	0.38	23	0	0.34	24	0	0.69	17	0	0.78	17
Other loans and leases	0.33	8.16	8	0.39	8.42	7	0.37	8.75	7	0.27	2.07	54	0.31	1.48	51
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	574.09	411.16	81	569.17	383.43	84	563.53	391.81	83	512.13	473.75	61	558.96	493.53	65
Real estate loans secured by 1-4 family	433.57	133.66	96	423.90	124.74	97	419.70	126.06	97	392.06	142.34	95	455.30	151.03	95
Revolving	26.31	15.46	75	25.63	15.53	73	25.33	15.44	72	25.96	17.81	68	30.29	21.25	67
Closed-end	407.26	116.59	96	398.26	107.54	97	394.37	108.85	97	366.10	122.21	95	425.01	127.10	95
Commercial real estate loans	140.49	254.65	26	145.25	238.58	28	143.80	245.88	26	120.07	302.08	8	103.67	311.74	6
Construction and land development	52.59	39.81	68	50.19	36.07	69	48.26	35.95	66	45.29	42.85	57	32.33	46.63	33
1-4 family	5.35	9.02	50	5.86	7.44	56	5.66	7.42	55	6.46	7.52	52	5.47	9.52	45
Other	47.24	30.27	76	44.34	28.34	75	42.59	28.11	73	38.82	33.94	62	26.86	35.90	39
Multifamily	17.24	40.47	32	23	35.29	42	22.89	38.66	41	18.64	48.67	28	10.46	44.76	14
Nonfarm nonresidential	70.66	161.09	22	72.05	156.30	22	72.66	158.05	21	56.14	198.42	6	60.88	206.64	6
Owner-occupied	21.02	53.43	23	22.66	52.63	24	21.57	52.99	23	18.14	67.98	10	19.16	71.54	9
Other	49.64	105.96	25	49.39	100.99	26	51.09	102.54	26	38	125.78	7	41.71	130.65	6
Real estate loans secured by farmland	0.02	3.36	22	0.03	3.67	21	0.03	3.22	22	0	8.35	11	0	8.66	11
Loans to depository institutions and acceptances of other banks	0	0.26	33	0	0.20	32	0	0.21	34	0	0.03	45	0	0.01	44
Commercial and industrial loans	53.55	115.08	17	57.25	116.17	18	52.10	114.45	19	75.47	133.93	25	63.57	106.70	31
Loans to individuals	20.20	35.47	55	22.23	36.56	58	21.69	34.55	59	22.99	22.15	70	24.83	24.83	70
Credit card loans	5.11	2.79	80	5.01	2.58	80	5.14	2.77	80	5.19	0.20	99	5.84	0.24	98
Agricultural loans	0	1.73	25	0	2.03	23	0	1.86	24	0	4.17	17	0	4.86	17
Other loans and leases	2.16	50.11	8	2.57	47.63	7	2.34	51.06	7	1.62	13.62	54	1.99	10.25	50
Supplemental															
Non-owner occupied CRE loans / Gross loans	18.38	30.74	24	18.82	29.25	24	19.11	30.07	25	16.65	34	10	13.01	35.38	5
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	119.47	205.31	25	122.58	187.63	31	122.23	195.33	30	101.93	232.08	9	84.50	239.13	6
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	140.49	262.15	24	145.25	244.92	27	143.80	252.85	25	120.07	304.52	8	103.67	315.15	5

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Liquidity and Funding

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Short-term investments	3.80	6.75	42	10.34	12.31	48	9.62	11.47	46	11.44	9.38	62	7.14	5.36	67
Liquid assets	16.46	23.63	35	22.45	29.12	34	22.50	29.03	34	17.93	19.32	45	9.28	16.28	15
Investment securities	19.13	20.98	48	19.30	20.37	51	21.04	21.63	51	14.49	16.07	47	12.07	16.41	30
Net loans and leases	73.96	63.09	75	68.64	58.81	76	67.83	58.67	74	73.22	69.27	62	80.44	72.36	84
Net loans, leases and standby letters of credit	74.33	63.92	75	69.03	59.61	75	68.22	59.49	74	73.61	69.67	62	80.73	72.78	83
Core deposits	81.91	74.28	74	78.14	75.52	48	79.74	75.71	58	74.96	76.49	33	70.65	71.61	42
Noncore funding	8.46	12.30	42	11.17	10.15	67	9.58	10.30	60	13.01	10.29	64	16.91	14.61	63
Time deposits of \$250K or more	1.71	1.67	63	1.82	1.67	63	1.80	1.58	66	2.01	3.37	29	2.35	4.33	22
Foreign deposits	0	0.33	39	0	0.33	39	0	0.34	39	0	0	48	0	0	48
Federal funds purchased and repos	0.93	1.24	59	1.26	1.19	66	0.99	1.23	61	0.98	0.62	72	1.10	0.77	70
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	49	0	0	48
Net federal funds purchased (sold)	0.93	0.58	70	1.26	0.54	76	0.99	0.54	70	0.98	0.59	74	1.10	0.75	70
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0	49	0	0	49
Other borrowings w/remaining maturity of 1 year or less	0.63	2.18	36	1.91	0.88	76	0.81	1	58	1.76	1.06	77	2.49	2.75	58
Earning assets that reprice within 1 year	22.86	35.71	22	29.89	38.80	27	29.07	37.37	29	32.62	31.93	59	30.56	33.16	46
Interest-bearing liabilities that reprice within 1 year	7.14	6.79	69	8.18	6.64	76	7.91	6.39	77	8.91	14.04	42	10.42	18.54	31
Long-term debt that reprices within 1 year	0	0.38	32	0	0.27	31	0	0.26	30	0	0.10	38	0	0.15	37
Net assets that reprice within 1 year	15.72	27.35	24	21.71	30.83	27	21.16	29.65	29	23.71	17.03	63	20.14	13.71	62
Other Liquidity and Funding Ratios															
Net noncore funding dependence	5.11	5.89	53	0.96	-3.31	65	-0.06	-2.33	57	1.84	0.77	50	10.89	10.70	48
Net short-term noncore funding dependence	0.19	0.87	42	-5.77	-9.17	57	-6.84	-7.71	48	-7.24	-3.25	35	-0.83	5.88	26
Short-term investment / Short-term noncore funding	95.75	112.63	57	191.95	304.29	42	259.90	273.46	59	215.71	230.45	61	111.69	78.10	73
Liquid assets - short-term noncore funding / Nonliquid assets	14.95	24.05	41	22	36.72	33	24.25	36.68	36	15.39	16.27	50	3.18	6.90	44
Net loans and leases / Total deposits	87.12	79.04	67	84.19	73.05	77	81.60	72.79	70	91.93	84.20	71	104.54	90.96	85
Net loans and leases / Core deposits	90.29	86.19	63	87.85	78.83	69	85.06	78.25	64	97.67	91.10	66	113.85	102.55	71
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0	-10.05	98	0.06	0.50	40	0.05	0.12	50	0.05	0.88	26	0.14	0.36	51
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-26.49	-19.27	28	-0.70	1.06	9	-1.84	-0.25	14	1.99	3.63	30	1.14	1.28	51
Structured notes appreciation (depreciation) / Tier 1 capital		-0.47			0			-0.02			0.03			-0.02	
Percent of Investment Securities															
Held-to-maturity securities	1	26.09	21	1.29	13.65	39	1.08	14.28	35	2.38	5.36	65	3.93	7.25	62
Available-for-sale securities	98.97	71.92	81	98.68	84.59	63	98.89	83.77	70	97.62	93.39	42	96.07	91.33	42
U.S. Treasury securities	0	9.62	7	0	6.01	12	0	6.70	10	0	1.22	31	0	2.07	28
US agency securities (excluding mortgage-backed securities)	9.54	4.10	79	3.88	4.24	63	4.01	4.12	65	6.52	8.39	55	11.44	8.16	67
Municipal securities	17.23	8.02	78	15.79	8.38	74	17.14	8.22	78	9.56	18.61	42	10.34	15.40	45
Mortgage-backed securities	62.58	62.34	45	67.41	66.09	48	66.75	66.54	49	56.52	54.48	52	27.02	57.07	15
Asset-backed securities	0	4.33	17	0	2.45	25	0	2.50	24	0	1.97	32	0	1.70	34
Other debt securities	10.62	3.02	86	12.89	3.01	89	12.07	3.08	87	27.39	4.34	96	44.58	3.73	97
Mutual funds and equity securities	0.03	0.27	36	0.03	0.29	38	0.03	0.29	37	0	0.44	22	6.62	0.49	96
Debt securities 1 year or less	10.25	9.28	64	11.16	8.18	70	11.15	7.78	72	20.43	13.69	78	22.88	13.55	76
Debt securities 1 to 5 years	22.03	20.14	62	12.64	17.39	46	12.72	18.25	46	24.59	20.49	63	49.92	23.43	85
Debt securities over 5 years	67.69	68.28	42	76.16	72.07	48	76.10	71.11	50	54.98	61.87	33	20.58	58.63	11
Pledged securities	41.42	31.26	68	33.27	33.37	51	32.11	32.26	51	39.93	44.55	48	34.58	43.76	40
Structured notes, fair value	0	0.20	39	0	0.06	41	0	0.11	40	0	0.03	42	0	0.09	39
Percent Change from Prior Like Quarter															
Short-term investments	-64.04	-40.81	27	5.02	64.27	26	-3.84	27.98	31	75.97	136.94	45	97.60	32.84	83
Investment securities	-3.08	11.76	34	79.35	32.48	87	66	31.36	83	31.83	16.36	74	-8.75	4.80	15
Core deposits	2.52	4.57	55	21.91	16.96	74	21.62	16.94	73	16.47	23.17	27	4.81	9.96	33
Noncore funding	-25.91	36.20	7	-11.19	-21.64	66	-15.83	-14.79	47	-15.56	-12.78	50	10.51	4.16	62

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Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			2,559,199	2,068,505	1,928,839
Commit: Secured commercial real estate loans	587,337	573,069	587,887	475,204	577,840
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)			348,001	335,555	311,825
Securities underwriting	0	0	0	0	0
Standby letters of credit	40,913	43,309	43,767	38,878	26,327
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	4,200	1,500	2,600	4,750	36,000
Written options contracts (interest rate)	1,841	145	1,476	3,511	19,279
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	356,240	468,875	341,763	443,943	413,211
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)							22.55	22.78	58	20.84	16.09	78	21.33	16.97	74
Standby letters of credit	0.37	0.66	39	0.38	0.66	42	0.39	0.65	42	0.39	0.31	70	0.29	0.36	46
Commercial and similar letters of credit	0	0.02	21	0	0.02	19	0	0.02	20	0	0.01	37	0	0.01	36
Securities lent	0	0.08	42	0	0.10	42	0	0.10	41	0	0	49	0	0	49
Credit derivatives - notional amount (holding company as guarantor)	0	0.27	27	0	0.24	28	0	0.24	27	0	0	46	0	0	47
Credit derivatives - notional amount (holding company as beneficiary)	0	0.17	29	0	0.18	29	0	0.18	29	0	0	47	0	0	48
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.20	34	0	0.18	35	0	0.18	34	0	0.02	46	0	0.01	46
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.19	33	0	0.13	35	0	0.13	34	0	0	46	0	0	47
Derivative contracts	3.28	44.74	20	4.17	47.31	18	3.05	46.30	16	4.56	3.72	75	5.18	2.95	76
Interest rate contracts	3.28	32.78	21	4.17	35.15	19	3.05	32.46	17	4.56	3.62	75	5.18	2.87	76
Interest rate futures and forward contracts	0.04	3.53	44	0.01	4.39	30	0.02	3.25	29	0.05	0.20	79	0.40	0.08	88
Written options contracts (interest rate)	0.02	1.49	25	0	1.69	18	0.01	1.41	20	0.04	0.24	76	0.21	0.13	79
Purchased options contracts (interest rate)	0	1.57	23	0	1.29	22	0	1.31	23	0	0.03	44	0	0.02	45
Interest rate swaps	3.23	23.04	22	4.16	20.27	26	3.01	20.49	22	4.47	2.58	78	4.57	2.19	79
Foreign exchange contracts	0	6.65	26	0	6.12	25	0	6.30	26	0	0	47	0	0	47
Futures and forward foreign exchange contracts	0	4.26	27	0	3.76	27	0	3.78	27	0	0	47	0	0	47
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0	49	0	0	48
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0	49	0	0	48
Foreign exchange rate swaps	0	0.85	38	0	0.76	39	0	0.76	38	0	0	49	0	0	49
Equity, commodity, and other derivative contracts	0	1.18	35	0	0.91	34	0	0.92	34	0	0	48	0	0	48
Commodity and other futures and forward contracts	0	0.09	43	0	0.07	43	0	0.07	43	0	0	49	0	0	49
Written options contracts (commodity and other)	0	0.41	39	0	0.31	38	0	0.32	38	0	0	49	0	0	48
Purchased options contracts (commodity and other)	0	0.31	39	0	0.21	39	0	0.21	38	0	0	49	0	0	48
Commodity and other swaps	0	0.31	37	0	0.30	37	0	0.31	38	0	0	49	0	0	49
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							33.16	44.98	45	27.52	24.20	65	26.79	24.81	59

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Derivative Instruments

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	362,281	470,520	345,839	452,204	468,490
Interest rate contracts	362,281	470,520	345,839	452,204	468,490
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	4,200	1,500	2,600	4,750	36,000
Written options	1,841	145	1,476	3,511	19,279
Exchange-traded	0	0	0	0	0
Over-the-counter	1,841	145	1,476	3,511	19,279
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	356,240	468,875	341,763	443,943	413,211
Held for trading	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	362,281	470,520	345,839	452,204	468,490
Interest rate contracts	362,281	470,520	345,839	452,204	468,490
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	356,240	468,875	341,763	443,943	413,211
One year or less	0	0	0	2,000	0
Over 1 year to 5 years	62,922	50,000	50,000	50,000	102,000
Over 5 years	293,318	418,875	291,763	391,943	311,211
Gross negative fair value (absolute value)	15,885	10,098	7,658	21,430	4,552
Gross positive fair value	18,576	8,005	7,170	12,012	9,938
Held for trading	0	0	0	0	0
Non-traded	18,576	8,005	7,170	12,012	9,938
Current credit exposure on risk-based capital derivative contracts	18,576	8,005	7,170	12,012	9,938
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

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Derivatives Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Notional Amount															
Interest rate contracts	100	93.95	75	100	94.10	76	100	94.17	75	100	99.50	58	100	99.57	60
Foreign exchange contracts	0	3.10	25	0	3.22	25	0	3.47	25	0	0.19	43	0	0.14	42
Equity, commodity, and other contracts	0	1.15	35	0	1.21	34	0	1.14	34	0	0	47	0	0.07	45
Futures and forwards															
Written options	0.51	5.29	26	0.03	7.18	14	0.43	6.28	19	0.78	10.24	30	4.12	11.73	47
Exchange-traded	0	0.14	42	0	0.11	42	0	0.12	42	0	0	50	0	0	48
Over-the-counter	0.51	4.93	27	0.03	6.91	14	0.43	5.96	19	0.78	10.24	30	4.12	10.84	47
Purchased options	0	4.14	20	0	3.41	19	0	3.27	20	0	2.13	33	0	2.45	35
Exchange-traded	0	0.14	41	0	0.12	41	0	0.12	41	0	0	50	0	0	49
Over-the-counter	0	3.58	21	0	3.01	20	0	2.87	21	0	2.13	33	0	2.28	36
Swaps	98.33	77.96	77	99.65	71.71	89	98.82	74.26	87	98.17	71.83	77	88.20	64.61	58
Held for trading															
Interest rate contracts	0	38.03	22	0	40.70	21	0	40.42	21	0	16.03	34	0	15.01	35
Foreign exchange contracts	0	31.70	23	0	34.66	21	0	34.15	21	0	16.37	34	0	16.17	35
Equity, commodity, and other contracts	0	1.66	34	0	1.55	33	0	1.68	33	0	0	47	0	0.11	46
Equity, commodity, and other contracts	0	0.57	40	0	0.61	40	0	0.60	39	0	0	49	0	0	48
Non-traded															
Interest rate contracts	100	61.97	77	100	59.30	78	100	59.58	78	100	83.97	65	100	84.99	64
Foreign exchange contracts	100	57.96	85	100	56.22	86	100	56.71	85	100	83.02	69	100	84.69	69
Equity, commodity, and other contracts	0	0.39	33	0	0.36	33	0	0.40	33	0	0	45	0	0.01	44
Equity, commodity, and other contracts	0	0.10	38	0	0.11	38	0	0.09	38	0	0	48	0	0.01	47
Derivative contracts (excluding futures and forex 14 days or less)															
One year or less	98.33	93.16	47	99.65	91.91	67	98.82	92.53	59	98.17	79.60	69	88.20	80.07	45
Over 1 year to 5 years	0	37.29	4	0	27.90	3	0	27.56	3	0.44	15.52	35	0	15.20	15
Over 5 years	17.37	22.61	40	10.63	29.78	24	14.46	27.01	27	11.06	19.75	39	21.77	22.92	54
Over 5 years	80.96	26.09	97	89.02	29.19	99	84.36	29.89	97	86.67	32.47	94	66.43	34.12	78
Gross negative fair value (absolute value)	4.38	2.48	84	2.15	1.18	80	2.21	0.98	91	4.74	2.84	83	0.97	1.30	43
Gross positive fair value	5.13	2.55	87	1.70	1.59	55	2.07	1.34	81	2.66	2.25	66	2.12	1.14	81
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.01	0.10	25	0.01	0.05	34	0.01	0.04	30	0.02	0.01	81	0	0	76
Gross positive fair value (X)	0.02	0.10	28	0.01	0.06	20	0.01	0.05	23	0.01	0.01	79	0.01	0	84
Held for trading (X)	0	0.06	23	0	0.05	22	0	0.04	22	0	0	44	0	0	44
Non-traded (X)	0.02	0.02	59	0.01	0.01	48	0.01	0.01	54	0.01	0	86	0.01	0	89
Current credit exposure (X)	0.02	0.06	37	0.01	0.05	28	0.01	0.04	29	0.01	0.02	63	0.01	0.01	68
Credit losses on derivative contracts	0	0	50	0	0	46	0	0	46	0	0	48	0	0	50
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	48	0	0	47	0	0	50	0	0	50
90+ days past due	0	0	48	0	0	47	0	0	47	0	0	50	0	0	50
Other Ratios															
Current credit exposure / Risk-weighted assets	0.27	0.70	46	0.12	0.59	29	0.11	0.46	32	0.21	0.27	60	0.17	0.10	73

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Peer #

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATRR					
Beginning balance	51,454	48,957	48,957	43,586	46,809
Gross losses	5,342	6,737	8,831	13,075	10,900
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	2,643	3,238	3,911	5,446	2,027
Net losses	2,699	3,499	4,920	7,629	8,873
Provision for loan and lease losses	4,755	6,646	7,417	13,000	5,650
Adjustments	0	0	0	0	0
Ending balance	53,510	52,104	51,454	48,957	43,586
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.06	0.09	40	0.08	-0.12	93	0.07	-0.09	88	0.14	0.38	11	0.06	0.12	38
Provision for loan and lease losses / Average loans and leases	0.08	0.16	40	0.12	-0.21	93	0.10	-0.16	86	0.17	0.53	8	0.08	0.16	31
Provision for loan and lease losses / Net loan and lease losses	176.18	151.30	62	189.94	-65.12	81	150.75	-105.48	80	170.40	672.96	18	63.68	142.73	23
Allowance for loan and lease losses / Total loans and leases not held for sale	0.65	1.17	12	0.67	1.32	10	0.66	1.23	12	0.67	1.35	5	0.60	0.94	14
Allowance for loan and lease losses / Total loans and leases	0.65	1.15	13	0.67	1.30	12	0.66	1.20	13	0.67	1.33	5	0.60	0.93	15
Allowance for loan and lease losses / Net loans and leases (X)	14.87	38.64	50	11.17	17.40	51	10.46	21.39	47	6.42	25.33	22	4.91	17.18	32
Allowance for loan and lease losses / Nonaccrual assets	134.50	428.13	11	60.78	330.05	6	78.62	364.13	6	64.81	336.78	2	146.05	315.75	34
ALLL / 90+ days past due + nonaccrual loans and leases	133.35	320.87	18	60.64	271.93	8	78.20	287.08	10	64.64	293.46	3	141.66	283.41	38
Gross loan and lease losses / Average loans and leases	0.09	0.16	45	0.12	0.20	41	0.11	0.19	41	0.17	0.16	66	0.15	0.16	55
Recoveries / Average loans and leases	0.04	0.07	40	0.06	0.08	43	0.05	0.08	38	0.07	0.04	77	0.03	0.05	46
Net losses / Average loans and leases	0.05	0.09	48	0.06	0.12	42	0.06	0.11	45	0.10	0.11	62	0.12	0.11	61
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	44	0	0	43	0	0	48	0	0	49
Recoveries / Prior year-end losses	29.93	34.26	50	24.76	25.09	59	29.91	34.67	52	49.96	42.12	70	39.37	41.80	56
Earnings coverage of net loan and lease losses (X)	25.71	36.38	51	13.39	26.30	42	13.95	39.72	35	12.26	33.55	34	11	22.46	35

Net Loan and Lease Losses By Type

Real estate loans	-0.01	-0.01	44	0.01	0.02	57	0.01	0.02	61	0.03	0.04	57	0.03	0.02	66
Real estate loans secured by 1-4 family	-0.01	-0.02	46	0.02	-0.01	82	0.02	-0.02	90	0.03	0.01	70	0.02	0.02	63
Revolving	-0.09	-0.06	23	-0.06	-0.07	31	0.04	-0.07	87	0.14	0	94	0.07	0.02	80
Closed-end	-0.01	-0.01	47	0.02	-0.01	86	0.02	-0.01	89	0.02	0.01	70	0.02	0.02	62
Commercial real estate loans	0.01	0	77	-0.02	0.04	12	-0.01	0.04	12	0.03	0.05	60	0.05	0.02	79
Construction and land development	0	-0.02	49	-0.02	0.01	24	-0.02	0	26	0	0	29	0	-0.02	33
1-4 family	0	0	59	-0.01	0	10	-0.01	0	11	0	0	10	0	0	54
Other	0	-0.01	45	0	0.01	38	0	0	35	0	-0.01	33	0	-0.02	32
Multifamily	0	0	13	-0.05	0.01	3	-0.04	0.01	3	-0.01	0	8	-0.03	0	10
Nonfarm nonresidential	0.03	0	82	-0.01	0.05	18	0	0.05	17	0.07	0.07	68	0.10	0.03	82
Owner-occupied	0	0	59	0	0.01	25	0	0.01	25	0	0.01	14	0.06	0.01	89
Other	0.03	0.01	83	0	0.04	19	0	0.04	20	0.08	0.04	76	0.04	0.01	79
Real estate loans secured by farmland	0	0	55	0	-0.01	55	0	0	54		0.01			0.01	
Commercial and industrial loans	-0.07	0.11	9	-0.09	0.19	6	-0.07	0.17	7	-0.10	0.20	2	0.42	0.27	70
Loans to individuals	1.76	0.76	86	1.77	0.72	87	1.74	0.71	88	2.48	0.66	92	1.50	0.74	85
Credit card loans	2.85	1.94	75	2.45	2.27	66	2.15	1.84	66	4.07	1.71	88	3.71	1.89	80
Agricultural loans	0	0.02	50	0	0.02	49	0	0.02	48		0.01			0.02	
Loans to foreign governments and institutions		0.05			0			0							
Other loans and leases	0.07	0.13	59	0.03	0.09	54	0.04	0.10	57	0	0.44	29	-0.09	0.14	3

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Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	26,653	32,221	27,415	47,111	28,843
90+ days past due loans and leases	342	200	354	196	924
Nonaccrual loans and leases	39,784	85,730	65,443	75,545	29,843
Total past due and nonaccrual loans and leases	66,779	118,151	93,212	122,852	59,610
Restructured 30-89 days past due	678	6,061	1,163	1,441	658
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	15,223	15,706	16,099	9,198	11,909
Total restructured loans and leases	15,901	21,767	17,262	10,639	12,567
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	27,330	22,383	32,579	19,571	18,859
Other real estate owned	317	604	397	823	1,079
Other Assets					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Loans and Leases															
30-89 days past due loans and leases	0.32	0.33	62	0.41	0.29	75	0.35	0.32	64	0.64	0.26	91	0.39	0.31	67
90+ days past due loans and leases	0	0.10	29	0	0.09	29	0	0.10	27	0	0.04	45	0.01	0.03	56
Nonaccrual loans and leases	0.48	0.37	72	1.10	0.54	87	0.84	0.46	87	1.03	0.60	81	0.41	0.48	46
90+ days past due and nonaccrual loans and leases	0.49	0.52	57	1.10	0.68	81	0.85	0.62	77	1.04	0.67	76	0.42	0.54	38
30-89 days past due restructured	0.01	0.01	70	0.08	0.01	91	0.02	0.01	78	0.02	0	89	0.01	0	76
90+ days past due restructured	0	0.01	31	0	0	30	0	0	30	0	0	45	0	0	45
Nonaccrual restructured	0.19	0.09	83	0.20	0.12	80	0.21	0.10	80	0.13	0.09	69	0.16	0.07	82
30-89 days past due loans held for sale	0	0	40	0	0	39	0	0	40	0	0	47	0	0	47
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	48	0	0	48
Nonaccrual loans held for sale	0	0	40	0	0	40	0	0	40	0	0	46	0	0	48
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.32	0.33	62	0.41	0.29	75	0.35	0.32	64	0.64	0.26	91	0.39	0.31	67
90+ days past due assets	0	0.10	26	0	0.09	27	0	0.10	25	0	0.04	45	0.01	0.03	56
Nonaccrual assets	0.48	0.37	72	1.10	0.55	86	0.84	0.47	87	1.03	0.60	81	0.41	0.48	44
30+ days past due and nonaccrual assets	0.81	0.89	59	1.52	1	81	1.20	0.97	71	1.68	0.95	88	0.81	0.87	55
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.36	0.33	66	0.76	0.40	87	0.58	0.36	81	0.76	0.47	79	0.34	0.39	46
90+ days past due and nonaccrual assets + other real estate owned	0.37	0.35	63	0.77	0.42	87	0.58	0.37	80	0.77	0.52	75	0.35	0.45	43
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.62	0.38	78	1.02	0.48	90	0.88	0.41	90	0.98	0.63	75	0.56	0.56	54
Allowance for loan and lease losses	127.28	55.46	89	220.29	67.85	94	193.54	62.64	92	198.91	72.10	95	115.72	92.08	67
Equity capital + allowance for loan and lease losses	6.57	3.63	86	9.56	4.12	91	8.23	3.60	90	8.29	5.64	75	4.50	4.77	54
Tier 1 capital + allowance for loan and lease losses	5.39	3.90	75	9.59	4.89	90	8.22	4.30	89	8.15	6.21	71	4.48	5.30	48
Loans and leases + other real estate owned	0.83	0.61	73	1.47	0.82	87	1.28	0.71	87	1.33	0.92	72	0.69	0.78	52

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

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Peer #

Past Due and Nonaccrual Loans and Leases

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0.27	0.23	66	0.37	0.25	75	0.33	0.26	67	0.58	0.25	87	0.32	0.28	65
90+ days past due	0	0.11	17	0	0.12	15	0	0.12	15	0	0.04	25	0	0.03	24
Nonaccrual	0.47	0.41	66	0.76	0.60	70	0.61	0.52	68	0.68	0.63	61	0.40	0.45	45
Commercial and industrial															
30–89 days past due	0.53	0.29	81	0.76	0.24	92	0.29	0.24	68	0.35	0.15	83	0.77	0.22	91
90+ days past due	0.02	0.06	52	0.01	0.02	59	0.02	0.04	57	0	0.02	66	0.04	0.02	84
Nonaccrual	0.78	0.47	79	4.90	0.65	98	3.72	0.57	97	3.67	0.61	97	0.57	0.74	54
Individuals															
30–89 days past due	1.25	0.83	79	0.75	0.60	69	1.04	0.63	76	3.15	0.52	96	1.13	0.60	83
90+ days past due	0.09	0.10	65	0.05	0.08	59	0.09	0.09	67	0.06	0.02	83	0.22	0.02	93
Nonaccrual	0.16	0.17	54	0.20	0.17	64	0.11	0.17	54	0.37	0.14	82	0.28	0.12	80
Depository institution loans															
30–89 days past due		0			0.03			0.01			0			0	
90+ days past due		0			0			0			0			0	
Nonaccrual		0			0			0			0			0	
Agricultural															
30–89 days past due	0	0.09	29	0	0.11	29	0	0.07	30		0.07			0.10	
90+ days past due	0	0	44	0	0	45	0	0	42		0			0	
Nonaccrual	0	0.27	26	0	0.51	25	0	0.70	27		0.57			0.80	
Foreign governments															
30–89 days past due		0			0			0.50							
90+ days past due		0			0			0							
Nonaccrual		0.14			0.17			0.15							
Other loans and leases															
30–89 days past due	0	0.13	16	0	0.11	15	0	0.12	16	0.18	0.67	63	0.02	0.28	55
90+ days past due	0	0.01	33	0	0.01	33	0	0.01	34	0	0	40	0	0	40
Nonaccrual	0	0.06	23	0.01	0.13	46	0	0.09	21	0.03	0.10	75	0	0.04	37

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

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Peer #

Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Memoranda																
1-4 family	30-89 days past due	0.26	0.39	49	0.26	0.36	49	0.26	0.46	32	0.45	0.46	58	0.20	0.53	23
	90+ days past due	0	0.22	20	0	0.25	17	0	0.24	18	0	0.06	28	0	0.05	28
	Nonaccrual	0.46	0.58	50	0.69	0.76	54	0.66	0.71	55	0.59	0.67	51	0.39	0.55	36
Revolving	30-89 days past due	0.74	0.31	88	0.77	0.33	88	0.37	0.28	68	1.01	0.25	91	0.73	0.36	80
	90+ days past due	0	0.02	34	0	0.03	32	0	0.02	35	0	0.01	41	0	0.01	37
	Nonaccrual	0.25	0.86	31	0.61	1.05	50	0.92	1.18	68	0.50	0.46	62	0.45	0.34	64
Closed-end	30-89 days past due	0.23	0.41	44	0.23	0.36	46	0.25	0.49	33	0.41	0.48	54	0.16	0.56	19
	90+ days past due	0	0.25	21	0	0.27	18	0	0.26	18	0	0.06	29	0	0.05	29
	Nonaccrual	0.47	0.57	54	0.69	0.71	55	0.64	0.67	56	0.60	0.69	50	0.39	0.57	35
Junior lien	30-89 days past due	0.01	0.01	79	0.02	0.01	80	0.01	0.01	67	0.03	0.01	80	0.02	0.02	65
	90+ days past due	0	0	38	0	0	34	0	0	36	0	0	44	0	0	41
	Nonaccrual	0.02	0.02	66	0.03	0.04	51	0.03	0.03	60	0.02	0.03	58	0.03	0.03	58
Commercial real estate	30-89 days past due	0.31	0.13	86	0.68	0.16	96	0.55	0.15	91	0.98	0.14	95	0.85	0.15	97
	90+ days past due	0	0.01	29	0	0.01	26	0	0.01	28	0	0.02	35	0	0.02	34
	Nonaccrual	0.50	0.29	78	0.97	0.48	81	0.47	0.38	66	0.96	0.57	78	0.41	0.34	65
Construction and development	30-89 days past due	0.61	0.19	86	1.75	0.15	96	1.02	0.17	89	2.35	0.16	97	1.61	0.20	93
	90+ days past due	0	0.01	36	0	0.01	38	0	0.01	38	0	0.01	43	0	0.01	43
	Nonaccrual	0.95	0.14	92	1.27	0.31	86	0.89	0.20	88	0.55	0.21	80	0.36	0.18	77
1-4 family	30-89 days past due	0	0.02	30	0	0.03	31	0.05	0.02	79	0.17	0.03	88	0.01	0.05	68
	90+ days past due	0	0	45	0	0	45	0	0	44	0	0	46	0	0	47
	Nonaccrual	0	0.01	32	0.08	0.02	89	0	0.01	32	0.02	0.01	84	0.26	0.01	93
Other	30-89 days past due	0.61	0.13	88	1.75	0.10	96	0.96	0.13	90	2.18	0.09	97	1.60	0.12	94
	90+ days past due	0	0	38	0	0	40	0	0	41	0	0	44	0	0	44
	Nonaccrual	0.95	0.12	93	1.19	0.25	87	0.89	0.16	88	0.53	0.16	84	0.10	0.14	69
Multifamily	30-89 days past due	0.11	0.04	84	0.40	0.09	90	0.02	0.07	59	0.10	0.03	88	0.02	0.03	79
	90+ days past due	0	0	45	0	0	46	0	0	46	0	0	47	0	0	46
	Nonaccrual	0.08	0.06	73	0.07	0.13	68	0.25	0.17	76	0.09	0.10	77	0	0.03	37
Nonfarm non-residential	30-89 days past due	0.14	0.10	69	0.02	0.12	25	0.40	0.13	86	0.16	0.14	68	0.58	0.13	91
	90+ days past due	0	0.01	33	0	0.01	28	0	0.01	31	0	0.02	38	0	0.02	37
	Nonaccrual	0.27	0.36	51	1.04	0.58	81	0.26	0.45	44	1.57	0.73	85	0.50	0.36	66
Owner Occupied	30-89 days past due	0.02	0.04	42	0.01	0.04	34	0.35	0.04	97	0.13	0.05	79	0.01	0.06	29
	90+ days past due	0	0	36	0	0	35	0	0	37	0	0.01	40	0	0.01	40
	Nonaccrual	0.02	0.12	22	0.85	0.20	95	0.17	0.17	54	1.38	0.27	94	0.34	0.19	73
Other	30-89 days past due	0.12	0.05	80	0.01	0.07	30	0.05	0.08	68	0.04	0.06	68	0.57	0.05	95
	90+ days past due	0	0	39	0	0.01	34	0	0	37	0	0	44	0	0.01	41
	Nonaccrual	0.25	0.21	65	0.19	0.31	48	0.08	0.23	38	0.19	0.33	54	0.16	0.14	66
Farmland	30-89 days past due	0	0.09	32	0	0.13	30	0	0.10	31		0.08			0.21	
	90+ days past due	0	0	45	0	0.01	44	0	0	45		0			0.01	
	Nonaccrual	0	0.51	23	0	1.06	21	0	0.69	23		1.19			1.06	
Credit card	30-89 days past due	1.57	1.22	81	1.25	0.79	79	1.71	0.81	93	1.56	1.02	74	1.69	0.87	82
	90+ days past due	0.26	0.50	36	0.17	0.40	40	0.37	0.45	44	0.27	0.22	66	0.92	0.18	88
	Nonaccrual	0	0.13	35	0	0.08	36	0	0.10	36	0	0.02	46	0	0	46

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

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Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Common Equity Tier 1 Capital					
Common stock plus related surplus	1,189,687	1,313,831	1,189,687	1,139,245	1,079,136
Retained earnings	56,453	-134,615	5,501	8,600	6,257
Accumulated other comprehensive income (AOCI)	-262,555	-30,142	-36,955	-22,283	-9,185
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	983,585	1,149,074	1,158,233	1,125,562	1,076,208
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	34,563	34,611	35,065	1,604	2,060
Accumulated other comprehensive income-related adjustments	-262,556	-30,142	-36,955	-22,283	-9,185
Other deductions from common equity tier 1 capital	1,961	0	0	0	0
Subtotal:	1,209,617	1,144,605	1,160,123	1,146,241	1,083,333
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	1,209,617	1,144,605	1,160,123	1,146,241	1,083,333
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	0	0	0	0	0
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	0	0	0	0	0
Tier 1 Capital	1,209,617	1,144,605	1,160,123	1,146,241	1,083,333
Tier 2 Capital					
Tier 2 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	54,571	53,182	52,515	50,035	44,673
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					0
Tier 2 capital before deductions	54,571	53,182	52,515	50,035	44,673
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	54,571	53,182	52,515	50,035	44,673
Exited advanced approach tier 2 capital					
Total capital	1,264,188	1,197,787	1,212,638	1,196,276	1,128,006
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	11,025,166	11,307,993	11,364,365	9,852,081	9,032,236
Less: Deductions from common equity tier 1 capital	34,563	34,611	35,064	1,604	2,060
Less: Other deductions	2,033	0	0	0	0
Total assets for leverage ratio	10,988,570	11,273,382	11,329,301	9,850,477	9,030,176
Total risk-weighted assets	6,960,839	6,609,111	6,663,161	5,765,674	5,804,948
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Common equity tier 1 capital, column A	17.38	11.77	93	17.32	12.59	90	17.41	12.37	90	19.88	10.91	96	18.66	12.50	91
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0	50	0	0	50
Tier 1 capital, column A	17.38	12.48	93	17.32	13.31	89	17.41	13.11	90	19.88	11.60	95	18.66	13.19	90
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0	50	0	0	50
Total capital, column A	18.16	14.27	91	18.12	15.21	86	18.20	14.91	88	20.75	13.45	94	19.43	14.63	90
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0	50	0	0	50
Tier 1 leverage	11.01	9.22	86	10.15	9.07	79	10.24	8.98	79	11.64	9.65	86	12	10.39	82
Supplementary leverage ratio, advanced approaches HCs		6.74			6.90			6.71							

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Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	657	1,304	1,668	1,748	1,284	-49.62	
Other insurance activities income	657	1,304	1,668	1,748	1,284	-49.62	
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	26,337	25,892	26,070	481	423	1.72	

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	48	0	0	48
Insurance underwriting assets (P/C) / Total insurance underwriting assets	51.77			53.46			53.11			50			60		
Insurance underwriting assets (L/H) / Total insurance underwriting assets	48.23			46.54			46.89			50			40		
Separate account assets (L/H) / Total life assets	11.73			13.15			13.40			0			0		
<hr/>															
Insurance activities revenue / Adjusted operating income	0.25	0.36	67	0.56	0.38	74	0.53	0.36	74	0.59	0.41	78	0.42	0.37	76
Premium income / Insurance activities revenue	0	2.54	42	0	2.90	41	0	2.76	42	0	0.01	47	0	0.03	47
Credit related premium income / Total premium income	32.83			31.14			32.99			100			100		
Other premium income / Total premium income	67.17			68.86			67.01			0			0		
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.02	43	0	0.02	44	0	0.02	44	0	0	49	0	0	48
Insurance net income (P/C) / Equity (P/C)	15.15			28.21			23.22			19.85			37.86		
Insurance net income (L/H) / Equity (L/H)	177.77			5.51			4.49								
Insurance benefits, losses, expenses / Insurance premiums	4,581.19			-364.02			927.51			-40.91			132.57		
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0.07			0.07			0			0		
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0			0		
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	50	0	0	49
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	2.09	12.02	15	2.16	11.72	15	2.15	12	13	0.04	11.01	12	0.04	11.53	11
<hr/>															
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.55	37	0	0.44	37	0	0.46	37	0	0	49	0	0	49

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Foreign Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	50,900	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	50,900	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Yield: Foreign loans		0.84			0.63			0.66			0.05			0	
Cost: Interest-bearing deposits		0.52			0.12			0.14			1.24			2.53	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.26			0.18			0.20							
Commercial and industrial loans		0.13			0.86			0.79						2.35	
Foreign governments and institutions		0.05			0			0							
Growth Rates															
Net loans and leases		20.31			-0.16			6.83			5,672.05			-47.91	
Total selected assets		21.10			3.36			9.48			6.04			-25.04	
Deposits		-2.72			10.74			0.73			-44.89			2.53	

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Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
Activity as a Percent of Total Assets							
Securitization activities	0	0	0	0	0		0
1-4 family residential loans	0	0	0	0	0		0
Home equity lines	0	0	0	0	0		0
Credit card receivables	0	0	0	0	0		0
Auto loans	0	0	0	0	0		0
Commercial and Industrial loans	0	0	0	0	0		0
All other loans and leases	0	0	0	0	0		0
Asset-backed commercial paper conduits	0	0	0	0	0		0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		0
Liquidity commitments provided to conduit structures	0	0	0	0	0		0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)							
1-4 family residential loans							
Home equity lines							
Credit card receivables							
Auto loans and other consumer loans							
Commercial and industrial loans							
All other loans and leases							

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Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Securitization Activities by Type					
Retained credit exposure					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0.42	0.45	0.45	0.15	0.24

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
30-89 Days Past Due Securitized Assets							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 30-89 days past due securitized assets	0	0	0	0	0		
90+ Days Past Due Securitized Assets							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0		
Total past due securitized assets	0	0	0	0	0		
Net Losses on Securitized Assets							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total net losses on securitized assets	0	0	0	0	0		

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Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

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Parent Company Income Statement

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	9	6	8	1	8	50.00	
Dividends	0	0	0	0	0		
Interest	9	6	8	1	8	50.00	
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	9	6	8	1	8	50.00	
Securities gains (losses)	0	0	0	0	0		
Other operating income	0	0	0	0	0		
Total operating income	9	6	8	1	8	50.00	
Operating Expenses							
Personnel expenses	101	6,693	6,819	33	28	-98.49	
Interest expense	0	0	0	0	0		
Other expenses	2,867	1,309	1,673	488	41	119.02	
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	2,968	8,002	8,492	521	69	-62.91	
Income (loss) before taxes	-2,959	-7,996	-8,484	-520	-61		
Applicable income taxes (credit)	-621	-1,679	-266	-107	-14		
Extraordinary items							
Income before undistributed income of subsidiaries	-2,338	-6,317	-8,218	-413	-47		
Equity in undistributed income of subsidiaries	53,290	37,688	55,561	62,865	70,758	41.40	
Bank subsidiaries	53,290	37,688	55,561	62,865	70,758	41.40	
Nonbank subsidiaries	0	0	0	0	0		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	50,952	31,371	47,343	62,452	70,711	62.42	
Memoranda							
Bank net income	53,290	37,688	55,561	62,865	70,758	41.40	
Nonbank net income	0	0	0	0	0		
Subsidiary holding companys' net income	0	0	0	0	0		

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Parent Company Balance Sheet

Dollar Amount in Thousands	09/30/2022	% of Total Assets	09/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	973,278	98.95	1,134,528	98.73	1,145,588	98.91	1,125,041	1,075,274	-14.21	
Common and preferred stock	973,278	98.95	1,134,528	98.73	1,145,588	98.91	1,125,041	1,075,274	-14.21	
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	8,970	0.91	12,291	1.07	11,928	1.03	154	643	-27.02	
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	1,359	0.14	2,277	0.20	737	0.06	367	291	-40.32	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	983,607	100.00	1,149,096	100.00	1,158,253	100.00	1,125,562	1,076,208	-14.40	
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	0	0	0	0	0	0	0	0		
Other liabilities	22	0	21	0	20	0	0	0	4.76	
Balance due to subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total liabilities	22	0	21	0	20	0	0	0	4.76	
Equity Capital	983,585	100	1,149,075	100	1,158,233	100	1,125,562	1,076,208	-14.40	
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	0	0	10	0	10	0	0	0	-100.00	
Common surplus	1,189,687	120.95	1,313,821	114.34	1,189,677	102.71	1,139,245	1,079,136	-9.45	
Retained earnings	56,453	5.74	-134,614	-11.71	5,501	0.47	8,600	6,257		
Accumulated other comprehensive income	-262,555	-26.69	-30,142	-2.62	-36,955	-3.19	-22,283	-9,185		
Other equity capital components	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	983,607	100.00	1,149,096	100.00	1,158,253	100.00	1,125,562	1,076,208	-14.40	
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

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Parent Company Analysis—Part 1

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Profitability															
Net income / Average equity capital	5.74	11.02	5	3.65	12.52	1	4.12	11.94	3	5.65	9.11	15	6.81	10.58	13
Bank net income / Average equity investment in banks	6.74	11.60	5	4.46	12.35	3	4.91	11.80	3	5.74	9.38	16	6.85	10.85	12
Nonbank net income / Average equity investment in nonbanks		9.71			13.18			13.12			9.69			12.07	
Subsidiary HCs net income / Average equity investment in sub HCs		8.41			11.04			10.11			8.82			15.16	
Bank net income / Parent net income	104.59	98.76	62	120.14	96.45	98	117.36	96.79	98	100.66	104.93	25	100.07	103.77	24
Nonbank net income / Parent net income	0	2.50	16	0	3.22	15	0	3.40	15	0	1.04	25	0	1.08	24
Subsidiary holding companies' net income / Parent net income		85.68			66.57			65.35			101.16			92.33	
Leverage															
Total liabilities / Equity capital	0	18.39	5	0	16.51	4	0	16.81	5	0	11.62	1	0	9.66	2
Total debt / Equity capital	0	12.61	13	0	11.37	11	0	11.71	11	0	5.79	23	0	3.93	27
Total debt + notes payable to subs that issued TPS / Equity capital	0	14.76	8	0	13.41	7	0	13.63	8	0	9.67	14	0	7.99	13
Total debt + Loans guaranteed for affiliate / Equity capital	0	12.68	13	0	11.46	11	0	11.77	11	0	5.79	23	0	3.97	27
Total debt / Equity capital – excess over fair value	0	12.75	13	0	11.47	11	0	11.81	11	0	5.79	23	0	3.93	27
Long-term debt / Equity capital	0	11.91	13	0	10.65	11	0	10.95	12	0	5.67	25	0	3.86	27
Short-term debt / Equity capital	0	0.48	40	0	0.55	39	0	0.57	38	0	0.01	46	0	0.01	46
Current portion of long-term debt / Equity capital	0	0.09	42	0	0.10	40	0	0.06	41	0	0	47	0	0	47
Excess cost over fair value / Equity capital	0	0.09	40	0	0.08	40	0	0.05	41	0	0	45	0	0	46
Long-term debt / Consolidated long-term debt	0	39.59	11	0	40.69	9	0	39.86	10	0	20.97	23	0	14.37	26
Double Leverage															
Equity investment in subs / Equity capital	98.95	104.01	25	98.73	103.15	21	98.91	103.22	27	99.95	104.49	33	99.91	104.21	31
Total investment in subs / Equity capital	98.95	109.29	18	98.73	108.29	12	98.91	108.40	18	99.95	104.82	32	99.91	104.48	31
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.15	0.39	22	-0.35	0.27	9	-0.27	0.29	14	-0.01	0.49	34	-0.01	0.44	31
Equity investment in subs – equity cap / Net income-div (X)		1.15			0.85			1.05			1.45			1.47	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	21.23	130.36	12	21.06	152.56	5	3.23	152.85	3	20.73	121.76	6	31.88	153.39	10
Cash from ops + noncash items + op expense / Op expense + dividend	0.34	118.32	15	-2.56	155.61	3	-0.92	154.48	2	6.14	138.81	4	-1,866.67	152.31	0
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	0.34	105.80	10	251.67	94.59	96	238.65	98.54	96	6.14	140.42	6	-1,866.67	105.99	0
Pretax operating income + interest expense / Interest expense		1,565.66			1,645.53			1,835.33			2,318.94			17,211.14	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref		1,454.22			1,896.20			1,770.77			1,435.81			2,481.22	
Dividends + interest from subsidiaries / Interest expense + dividends		150.57			174.48			174.12			137			196.13	
Fees + other income from subsidiaries / Salary + other expenses	0	10.18	35	0	12.03	34	0	11.92	32	0	4.45	39	0	3.91	38
Net income / Current part of long-term debt + preferred dividends (X)		26.99			40.79			47.61			52.16			71.69	
Other Ratios															
Net assets that reprice within 1 year / Total assets	0	3.60	23	0	3.29	25	0	3.44	25	0	2.19	28	0	1.59	31
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.30			0.60			0.17			0			0	
Nonaccrual		0.65			1.04			0.92			0			8.16	
Total		0.95			1.64			1.09			0			8.16	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	50	0	0	49
To nonbank subsidiaries	0	0.01	47	0	0.03	46	0	0.02	46	0	0	49	0	0	49
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	50	0	0	50
Total	0	0.01	47	0	0.03	46	0	0.02	46	0	0	49	0	0	49
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	1.77	16	0	1.76	15	0	1.76	16	0	0.09	31	0	0.13	29
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.06	40	0	0.07	40	0	0.06	40	0	0	49	0	0	49

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Parent Company Analysis—Part 2

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....		70.90			69.90			66.37			79.13			65.39	
Dividends declared / Net income	0	31.93	3	0	27.22	3	0	28.27	3	0	29.39	7	0	25.65	7
Net income – dividends / Average equity.....	5.74	7.51	34	3.65	9.25	7	4.12	8.62	9	5.65	6.36	39	6.81	7.61	38
Percent of Dividends Paid															
Dividends from bank subsidiaries		133.26			160.45			155.92			130.75			160.93	
Dividends from nonbank subsidiaries		2.76			6.19			4.90			3.01			2.59	
Dividends from subsidiary holding companies.....		4.73			6.32			5.91			0			0	
Dividends from all subsidiaries		183.35			213.42			203.53			158.62			209.89	
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	0	43.79	8	0	43.30	6	0	45.96	5	0	43.52	7	0	45.88	8
Interest income from bank subsidiaries.....	0.02	0.21	59	0.02	0.11	60	0.01	0.11	60	0	0.05	67	0.01	0.09	70
Management and service fees from bank subsidiaries	0	0.95	38	0	0.87	38	0	0.88	38	0	0.57	43	0	0.47	43
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries	0.02	52.71	9	0.02	48.70	7	0.01	51.33	6	0	51.02	8	0.01	48.40	10
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		47.96			66.90			62.63			99.52			76.61	
Interest income from nonbank subsidiaries.....		3.25			2.38			2.44			0.07			0.91	
Management and service fees from nonbank subsidiaries		0.51			0.66			0.37			0.02			0.02	
Other income from nonbank subsidiaries.....		0.12			0.11			0.07			0.11			0.01	
Operating income from nonbank subsidiaries		64.26			94.31			87.22			105.70			83.73	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		72.55			36.58			38.10			29.39			65.48	
Interest income from subsidiary holding companies.....		15.40			5.06			5.26			0			0	
Management and service fees from subsidiary holding companies.....		0.27			0.75			0.73			0			0	
Other income from subsidiary holding companies.....		-3			-0.41			-0.40			0			0	
Operating income from subsidiary holding companies.....		85.23			47.30			58.37			29.39			65.48	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0	67.73	10	0	72.55	8	0	74.16	7	0	76.69	8	0	77.61	8
Interest income from bank subsidiaries.....	100	0.98	98	100	0.27	99	100	0.23	99	100	0.11	98	100	0.23	98
Management and service fees from bank subsidiaries	0	1.25	38	0	1.64	37	0	1.44	37	0	0.96	43	0	0.75	43
Other income from bank subsidiaries.....	0	0.03	46	0	0.03	45	0	0.02	46	0	0.01	46	0	0.01	46
Operating income from bank subsidiaries	100	81.70	87	100	82.68	92	100	83.13	92	100	84.80	86	100	94.06	87
Dividends from nonbank subsidiaries	0	2.90	24	0	3.56	21	0	3.07	21	0	1.76	28	0	1.13	29
Interest income from nonbank subsidiaries.....	0	0.28	38	0	0.20	36	0	0.18	36	0	0	46	0	0	45
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.02	42	0	0.01	42	0	0	48	0	0	48
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	45	0	0.01	45	0	0	47	0	0	47
Operating income from nonbank subsidiaries	0	4.41	19	0	5.69	14	0	4.67	14	0	2.06	24	0	1.56	25
Dividends from subsidiary holding companies.....	0	2.46	45	0	2.13	45	0	2.10	45	0	0	48	0	0	47
Interest income from subsidiary holding companies.....	0	0.01	46	0	0.01	45	0	0.01	45	0	0	50	0	0	49
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	50	0	0	50
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	3.74	44	0	3.40	44	0	3.91	43	0	0	47	0	0	47
Loans and advances from subsidiaries / Short term debt.....		284.57			152.66			158.10			400.31			1,178.56	
Loans and advances from subsidiaries / Total debt		27.96			28.03			26.38			59.71			70.71	